

MPF Announcement:

2025-19

Date:

February 24, 2025

Alert:

Clarification
New Policy
Policy Update

Reminder

Training Information
Marketing Bulletin

Audience:

Compliance/Legal
Program Management
Origination
Quality Control
Servicing
Underwriting

Product:

MPF Government MBS
MPF Traditional
MPF Xtra[®]

Effective Date:

February 24, 2025

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Visit the [MPF Website](#) to review and register for upcoming complimentary [MPF Webinars](#).

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New MPF Xtra Pricing Options Now Available

We are pleased to announce that the new MPF Xtra pricing grid options “Fixed 30 Yr Mission Score 2” and “Fixed 30 Yr Mission Score 3” are now available for both mandatory and best-efforts Delivery Commitments (DCs) starting today, February 24, 2025.

These new subproducts are designed for loans with a Mission Score of 2 or 3, calculated using the [Fannie Mae Mission Index methodology](#). The Mission Index Score for a given loan can be found on item 25 of the Desktop Underwriter Findings. While these subproducts are optional, they may offer pricing advantages and increased flexibility, helping you provide more affordable lending solutions to borrowers in underserved markets.

There is no assessment of loan data to determine Mission Score eligibility at the time of loan funding request submission. Eligibility assessment occurs during Fannie Mae’s purchase process following the successful completion of the funding request submission and initial certification processes. PFIs are encouraged to double check all information prior to loan funding request submissions to avoid any unexpected DC pair-offs or pricing adjustments.

To help you better understand these new pricing options and how they can benefit your lending strategy, an [FAQ document](#) is now available. This session provides a detailed overview of the “Fixed 30 Yr Mission Score 2” and “Fixed 30 Yr Mission Score 3” subproducts, including:

- Eligibility requirements
- Pricing advantages
- Alignment with Fannie Mae’s Mission Index methodology

We encourage you to watch the webinar at your convenience to learn how these enhancements can support your lending efforts.

Please note: Additional coordination may be required to integrate these subproducts into your Product Pricing Engines (PPEs).

If you have any questions regarding the new subproducts or the Delivery Commitment process, please contact the MPF Service Center at (877) 345-2673 or mpf-help@fhlbc.com.

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